

# **FINANCIAL FITNESS 1**

## **Curriculum Resource**

**Course Code : 5812**

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Want to get more for your money? Want to learn to spend your money wisely? If so, this is the course you should take. Financial Fitness 1 is designed to help students develop financial management skills by evaluating marketplace alternatives, creating a personal budget, understanding consumer rights and responsibilities, understanding the impact of career choices on personal goals and making informed consumer decision. Learning experiences provide real life application concepts such as budgeting money, using credit, and avoiding scams, rip offs and identity theft. Integration of the Family and Consumer Sciences career and technical education student organization, Family Career, and Community Leaders of America greatly enhances this curriculum.

**Credit:** 1 unit

**National Certification:** Financial Literacy Assessment/Credential  
(end of program two-tiered assessment)  
[www://aafcs.org/CredentialingCenter/finance.asp](http://www.aafcs.org/CredentialingCenter/finance.asp)

**Recommended grades:** 11-12

**Prerequisite:** none

**Course Project:** Showcase Financial Portfolio

**Note:** Course content satisfies Financial Literacy Act 2005 mandates  
[http://www.scstatehouse.gov/sess116\\_2005-2006/bills/3020.htm](http://www.scstatehouse.gov/sess116_2005-2006/bills/3020.htm)

### **Textbook Information:**

#### **Glencoe/McGraw-Hill**

**Consumer Education and Economics, 5th Edition** Author: Lowe, et al.

Student Edition 0078251559 09-12 2003 \$42.99

*Consumer Education and Economics* is a comprehensive text that is designed for two semesters. It contains clear objectives, short informative chapters, short review questions, reinforcement activities, and Internet activities. Units include preparing for consumers, understanding economic principles, managing your money, building financial security, becoming a smart shopper, making spending decisions, and other related units.

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### Goodheart-Willcox Company

**The Confident Consumer** Author: Campbell

Student Edition 1590701461 09-12 2004 \$41.97

*The Confident Consumer* helps student to make financial and economic decisions. Topics include foods, clothing, housing, transportation, credit and investments. Teacher resources include test creation software and innovative teaching strategies. Case studies in each chapter give the students examples of real-life applications.

### Thomson South-Western

**Economic Education for Consumers, 2nd Edition** Author: Miller and Stafford

Student Edition 0538435798 09-12 2004 \$50.00

*Economic Education for Consumers* is a new and very inviting text that covers most of the Family and Consumer Sciences National Standards. It has excellent multimedia supplementary materials that will assist the teacher and interest the students. There are computer applications, a dedicated Web site, and Internet activities in each chapter. The text is also correlated to the Jump\$tart Coalition for Personal Financial Literacy's National Standards.

<http://www.mysctextbooks.com/>

### **Employment Opportunities:**

#### **Secondary Education:**

customer service representative, product demonstrator, customer complaint clerk, personal shopper, financial institution teller, data processors

#### **Postsecondary Education:**

loan officers, bill and account collectors, appraisers, underwriters, accountants, investment advisers, economists, financial consultants, analyst, portfolio manager, financial examiners, compliance analyst, internal auditor, compliance director, compliance manager

#### **Postgraduate Education:**

treasurers, controllers and chief revenue agents, auditor, economists, financial institution president, certified financial planner, account executive

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## **Standards Revision Committee**

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### A. Academic Standards (to be implemented in course specific standards):

**A1.** The student will read and comprehend a variety of literary **texts** in print and nonprint formats (E4-1)

**A2.** The student will read and comprehend a variety of informational **texts** in print and nonprint formats. (E4-2)

**A3.** The student will use word analysis and vocabulary strategies to read fluently. (E4-3)

**A4.** The student will create written work that has a clear focus, sufficient detail, coherent organization, effective use of **voice**, and correct use of the conventions of written **Standard American English**. (E4-4)

**A5.** The student will write for a variety of purposes and **audiences**. (E4-5)

**A6.** The student will access and use information from a variety of sources. (E4-6) **A7.** Students demonstrate creative thinking, construct knowledge, and develop innovative products and processes using technology. (ISTE 1)

**A8.** Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others. (ISTE 2)

**A9.** Students apply digital tools to gather, evaluate, and use information. (ISTE 3) **A10.**

Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources. (ISTE 4)

**A11.** Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. (ISTE 5)

**A12.** Students demonstrate a sound understanding of technology concepts, systems, and operations. (ISTE 6)

**A13.** The student will analyze the influence of family, peers, culture, media, technology, and other factors on health behaviors. (HSE-2)

**A14.** The student will demonstrate the ability to use interpersonal communication skills to enhance health and avoid or reduce health risks. (HSE-4)

**A15.** The student will demonstrate the ability to use decision-making skills to enhance health. (HSE-5)

**A16.** The student will demonstrate the ability to use goal-setting skills to enhance health. (HSE-6)

**A17.** The student will demonstrate the ability to practice health-enhancing behaviors and to avoid or reduce health risks. (HSE-7)

**A18.** The student will demonstrate the ability to advocate for personal, family, and consumer health. (HSE-8)

**A19.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (EA-1)

**A20.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (IA-1)

**A21.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and

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representation. (G-1)

**A22.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and Representation. (PC-1)

**A23.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and representation. (DA-1)

**A24.** The student will demonstrate through the mathematical processes an understanding of the design of a statistical study. (DA-2)

**A25.** The student will demonstrate through the mathematical processes an understanding of the methodology for collecting, organizing, displaying, and interpreting data. (DA-3)

**A26.** The student will demonstrate through the mathematical processes an understanding of basic statistical methods of analyzing data. (DA-4)

**A27.** The student will demonstrate through the mathematical processes an understanding of the basic concepts of probability. (DA-5)

**A28.** The student will demonstrate an understanding of the effects of the economic, geographic, and political interactions that took place throughout the world during the nineteenth century. (GS-4)

**A29.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that took place throughout the world during the early twentieth century. (GS-5)

**A30.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that have taken place throughout the world from the period of the Cold War to the present day. (GS-6)

**A31.** The student will demonstrate an understanding of the settlement of North America. (USHC-1)

**A32.** The student will demonstrate an understanding of major social, political, and economic developments that took place in the United States during the second half of the nineteenth century. (USHC-5)

**A33.** The student will demonstrate an understanding of the economic boom-and-bust in America in the 1920s and 1930s, its resultant political instability, and the subsequent worldwide response. (USHC-7)

**A34.** The student will demonstrate an understanding of the impact of World War II on United States' foreign and domestic policies. (USHC-8)

**A35.** The student will demonstrate an understanding of the social, economic, and political events that impacted the United States during the Cold War era. (USHC-9)

**A36.** The student will demonstrate an understanding of developments in foreign policy and economics that have taken place in the United States since the fall of the Soviet Union and its satellite states in 1992. (USHC-10)

**A37.** The student will demonstrate an understanding of the United States government—its origins and its functions. (USG-1)

**A38.** The student will demonstrate an understanding of the continuing role of the United States Constitution in the defining and shaping of American

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government and society. (USG-3)

**A39.** The student will demonstrate an understanding of the concept of personal and civic rights and responsibilities and the role of the citizen in American democracy. (USG-5)

**A40.** The student will demonstrate an understanding of how scarcity and choice impact the economic activity of individuals, families, communities, and nations. (ECON-1)

**A41.** The student will demonstrate an understanding of markets and the role of supply and demand in determining price and resource allocation. (ECON-2)

**A42.** The student will demonstrate an understanding of the sources of income and growth in a free-enterprise economy. (ECON-3)

**A43.** The student will demonstrate an understanding of personal economic decision making to maximize the net benefits of personal income. (ECON-4)

**A44.** The student will demonstrate an understanding of the various economic institutions of a market economy. (ECON-5)

**A45.** The student will demonstrate an understanding of the roles that federal, state, and local governments play in the operation of markets in the United States. (ECON-6)

**A46.** The student will demonstrate an understanding of the national economy and economic policies in the United States. (ECON-7)

**A47.** The student will demonstrate an understanding of the principles of trade and economic development. (ECON-8)

**A48.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (PS-1)

**A49.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (B-1)

**A50.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (C-1)

**A51.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (P-1)

**A52.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (ES-1)

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## **Financial Fitness 1 Standards and Indicators**

### **B. CONSUMER DECISION MAKING**

#### **B1. Apply the decision-making process to consumer choices**

1. Plan actions to reach short- and long-term goals.
2. Develop a list of financial information sources.
3. Identify strategies for comparison shopping.
4. Categorize wants, needs, and values.
5. Describe how advertising influences consumer decisions.
6. Explain the importance of monitoring and controlling personal financial information.

### **C. CAREERS**

#### **C1. Explore career opportunities and professional requirements for the consumer and resource management industry.**

1. Categorize consumer service industry careers from entry level to professional level.
2. Identify educational requirements.
3. Demonstrate technical skills.
4. Explain how economic conditions affect career opportunities.
5. Integrate 21<sup>st</sup> century skills throughout the career unit.

### **D. Planning and Money Management**

#### **D1. Evaluate financial resource management to meet the goals of individuals and families.**

1. Explain how career choice, education and job skills affect income.
2. Identify sources of income.
3. Analyze the components of a paycheck.
4. Design a plan for earning, spending and saving.
5. Distinguish between fixed and flexible expenses.
6. Compare different payment options.
7. Differentiate between money management tools.
8. Explain the law of supply and demand.

### **E. Credit and Debt Management**

#### **E1. Analyze the use of credit in financial management.**

1. Establish personal and family goals.
2. Analyze sample credit reports.
3. Interpret credit scores.
4. Differentiate between consumer loans and credit cards.
5. Explain how terms & conditions associated with credit affect the cost of purchases.
6. Differentiate between types of lending institutions. (e.g. banks, credit unions, payday lending sources, finance companies.)
7. Categorize strategies used to resolve debt problems (personal approaches or professional assistance).
8. Identify consumer credit laws.

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### **F. Technology**

#### **F1. Evaluate products and services based on technology applications.**

1. Demonstrate acceptable Internet communication skills.
2. Describe ways technology has affected consumer habits.
3. List advantages and disadvantages of Internet shopping.
4. Identify services that can be purchased via the Internet.
5. Explain precautions that should be taken to protect privacy.
6. Identify Internet scams.



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### A. Academic Standards (to be integrated in course specific standards):

#### English Language Arts

<http://ed.sc.gov/agency/programs-services/59/documents/StateBoardApprovedFinalMay14.pdf>

**SC Standard A1. Reading: Understanding and Using Literary Texts** The student will read and comprehend a variety of literary text in print and non-print format. (SC E1-4.1)

- Compare/contrast ideas within and across literary text to make inferences.
- Create responses to literary text through a variety of methods (for example written works, oral and auditory presentation, discussions, media productions, and the visual and performing arts).
- Read independently for extended periods of time for pleasure.

#### Common Core Alignments – Anchor Standards:

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### READING STANDARDS – PAGE 35

##### Key Ideas and Details

1. Read closely to determine what the text says explicitly and to make logical inferences from it; cite specific textual evidence when writing or speaking to support conclusions drawn from the text.
2. Determine central ideas or themes of a text and analyze their development; summarize the key supporting details and ideas.
3. Analyze how and why individuals, events, or ideas develop and interact over the course of a text.

##### Range of Reading and Level of Text Complexity

10. Read and comprehend complex literary and informational texts independently and proficiently.

#### WRITING STANDARDS – PAGE 41

##### Text Types and Purposes\*

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

#### SPEAKING AND LISTENING – PAGE 48

##### Comprehension and Collaboration

1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.
2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.
3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.

##### Presentation of Knowledge and Ideas

4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

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5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.

#### **LANGUAGE – PAGE 51**

##### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

##### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.

5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.

6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

**SC Standard A2. Reading: Understanding And Using Informational Text** The student will read and comprehend a variety of informational texts in print and non-print. **(SC E1-4.2)**

- Compare/contrast information within and across texts to draw conclusions and make inferences.
- Create responses to informational texts through a variety of methods (for example, drawings, written works, oral and auditory presentation, discussions, and media productions)
- Read independently for extended periods of time to gain information.
- Analyze information from graphic features (charts and graphs) in informational texts.

##### **Common Core Alignments – Anchor Standards:**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### **READING STANDARDS – PAGE 35**

##### **Integration of Knowledge and Ideas**

7. Integrate and evaluate content presented in diverse formats and media, including visually and quantitatively, as well as in words.\*

8. Delineate and evaluate the argument and specific claims in a text, including the validity of the reasoning as well as the relevance and sufficiency of the evidence.

9. Analyze how two or more texts address similar themes or topics in order to build knowledge or to compare the approaches the authors take.

##### **Range of Reading and Level of Text Complexity**

10. Read and comprehend complex literary and informational texts independently and proficiently.

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#### **WRITING STANDARDS**

##### **Text Types and Purposes\***

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

#### **SPEAKING AND LISTENING – PAGE 48**

##### **Presentation of Knowledge and Ideas**

4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.
5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.
6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.

#### **LANGUAGE – PAGE 51**

##### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

##### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

**SC Standard A3 Reading: Building Vocabulary** The student will use word analysis and vocabulary strategies to read fluently. **(SC E1-4.3)**

- Use context clues to determine the meaning of technical terms and other unfamiliar words.
- Interpret euphemisms (the substitute of a mild and pleasant expression for a harsh and blunt one) and connotations (the implicit, rather than the explicit meaning of a word) of words to understand the meaning of a given text.

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### Common Core Alignments – Anchor Standards:

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### READING STANDARDS – PAGE 35

##### **Craft and Structure**

4. Interpret words and phrases as they are used in a text, including determining technical, connotative, and figurative meanings, and analyze how specific word choices shape meaning or tone.

#### LANGUAGE – PAGE 51

##### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

##### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.

5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.

6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

**SC Standard A4. Writing: Developing Written Communications** The student will create written work that has a clear focus, sufficient detail, coherent organization, effective use of voice, and correct use of the conventions of written Standard American English. **(SC E1-4.4)**

- Organize written works using prewriting techniques, discussions, graphic organizers, models, and outlines.
- Use complete sentences in a variety of types (including simple, compound, complex, and compound-complex).
- Use grammatical conventions of written Standard American English.
- Edit written pieces for correct use of Standard American English including reinforcement of the mechanics previously taught.

### Common Core Alignments – Anchor Standards:

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

#### WRITING STANDARDS – PAGE 41

##### **Production and Distribution of Writing**

4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

5. Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.

6. Use technology, including the Internet, to produce and publish writing and to interact and collaborate with others.

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#### **Range of Writing**

10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

#### **LANGUAGE – PAGE 51**

##### **Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

##### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

#### **SC Standard A5. Writing: Producing Written Communications in a Variety Of forms**

The student will write for a variety of purposes and audiences. (SC E1-4.5)

- Create informational pieces that use language appropriate for the specific audience.
- Create technical pieces that use clear and precise language appropriate for the purpose and audience.
- Compose effective pieces of writing to respond to prompts in “on demand” situations.
- Create descriptions for use in other modes of written works (for example, personal essays, travel writing, or restaurant reviews) that use sensory images and vivid word choice.

#### **Common Core Alignments – Anchor Standards:**

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#### **WRITING STANDARDS – PAGE 41**

##### **Text Types and Purposes\***

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.
2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.
3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

##### **Research to Build and Present Knowledge**

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.

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8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

9. Draw evidence from literary or informational texts to support analysis, reflection, and research.

### **LANGUAGE – PAGE 51**

#### **Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.

5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.

6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

### **SC Standard A6. Researching: Applying The Skills Of Inquiry And Oral Communication**

The student will access and use information from a variety of sources. (SC E1-4.6)

- Clarify and refine a research topic.
- Use vocabulary including Standard American English that is appropriate for the particular audience or purpose.
- Use a variety of print and electronic reference materials.
- Select appropriate graphics, in print or electronic form, to support written works, oral presentations, and visual presentations.
- Use a standardized system of documentation (including a list of sources with full publication information and the use of in-text citations) to properly credit the work of others.
- Create written works, oral and auditory presentations, and visual presentations that are designed for a specific audience and purpose.
- Design and carry out research projects by selecting a topic, constructing inquiry questions, accessing resources, evaluating credibility, and organizing information.

#### **Common Core Alignments – Anchor Standards:**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_ELAStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_ELAStandards.pdf)

### **WRITING STANDARDS – PAGE 41**

#### **Text Types and Purposes\***

1. Write arguments to support claims in an analysis of substantive topics or texts using valid reasoning and relevant and sufficient evidence.

2. Write informative/explanatory texts to examine and convey complex ideas and information clearly and accurately through the effective selection, organization, and analysis of content.

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3. Write narratives to develop real or imagined experiences or events using effective technique, well-chosen details and well-structured event sequences.

#### **Production and Distribution of Writing**

4. Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

#### **Research to Build and Present Knowledge**

7. Conduct short as well as more sustained research projects based on focused questions, demonstrating understanding of the subject under investigation.

8. Gather relevant information from multiple print and digital sources, assess the credibility and accuracy of each source, and integrate the information while avoiding plagiarism.

9. Draw evidence from literary or informational texts to support analysis, reflection, and research.

#### **Range of Writing**

10. Write routinely over extended time frames (time for research, reflection, and revision) and shorter time frames (a single sitting or a day or two) for a range of tasks, purposes, and audiences.

### **SPEAKING AND LISTENING – PAGE 48**

#### **Comprehension and Collaboration**

1. Prepare for and participate effectively in a range of conversations and collaborations with diverse partners, building on others' ideas and expressing their own clearly and persuasively.

2. Integrate and evaluate information presented in diverse media and formats, including visually, quantitatively, and orally.

3. Evaluate a speaker's point of view, reasoning, and use of evidence and rhetoric.

#### **Presentation of Knowledge and Ideas**

4. Present information, findings, and supporting evidence such that listeners can follow the line of reasoning and the organization, development, and style are appropriate to task, purpose, and audience.

5. Make strategic use of digital media and visual displays of data to express information and enhance understanding of presentations.

6. Adapt speech to a variety of contexts and communicative tasks, demonstrating command of formal English when indicated or appropriate.

### **LANGUAGE – PAGE 51**

#### **Conventions of Standard English**

1. Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

2. Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

#### **Knowledge of Language**

3. Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

## **FINANCIAL FITNESS 1**

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**Course Code : 5812**

#### **Vocabulary Acquisition and Use**

4. Determine or clarify the meaning of unknown and multiple-meaning words and phrases by using context clues, analyzing meaningful word parts, and consulting general and specialized reference materials, as appropriate.
5. Demonstrate understanding of figurative language, word relationships, and nuances in word meanings.
6. Acquire and use accurately a range of general academic and domain-specific words and phrases sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

#### **EDUCATIONAL TECHNOLOGY**

##### **NETS.S, ONE-PAGE PDF:**

<http://www.iste.org/standards/nets-for-students/nets-student-standards-2007>

**A7.** Students demonstrate creative thinking, construct knowledge, and develop innovative products and processes using technology. (ISTE 1)

##### **Indicator(s):**

- Apply existing knowledge to generate new ideas, products, or processes.
- Create original works as a means of personal or group expression.
- Use models and simulations to explore complex systems and issues.
- Identify trends and forecast possibilities.

**A8.** Students use digital media and environments to communicate and work collaboratively, including at a distance, to support individual learning and contribute to the learning of others. (ISTE 2)

##### **Indicator(s):**

- Interact, collaborate, and publish with peers, experts, or others employing a variety of digital environments and media.
- Communicate information and ideas effectively to multiple audiences using a variety of media and formats.
- Develop cultural understanding and global awareness by engaging with learners of other cultures.
- Contribute to project teams to produce original works or solve problems.

**A9.** Students apply digital tools to gather, evaluate, and use information. (ISTE 3)

##### **Indicator(s):**

- Plan strategies to guide inquiry.
- Locate, organize, analyze, evaluate, synthesize, and ethically use information from a variety of sources and media.
- Evaluate and select information sources and digital tools based on the appropriateness to specific tasks.
- Process data and report results.

**A10.** Students use critical thinking skills to plan and conduct research, manage projects, solve problems, and make informed decisions using appropriate digital tools and resources. (ISTE 4)



## FINANCIAL FITNESS 1

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#### Indicator(s):

- Identify and define authentic problems and significant questions for investigation.
- Plan and manage activities to develop a solution or complete a project.
- Collect and analyze data to identify solutions and/or make informed decisions.
- Use multiple processes and diverse perspectives to explore alternative solutions.

**A11.** Students understand human, cultural, and societal issues related to technology and practice legal and ethical behavior. (ISTE 5)

#### Indicator(s):

- Advocate and practice safe, legal, and responsible use of information and technology.
- Exhibit a positive attitude toward using technology that supports collaboration, learning, and productivity.
- Demonstrate personal responsibility for lifelong learning.
- Exhibit leadership for digital citizenship.

**A12.** Students demonstrate a sound understanding of technology concepts, systems, and operations. (ISTE 6)

#### Indicator(s):

- Understand and use technology systems.
- Select and use applications effectively and productively.
- Troubleshoot systems and applications.
- Transfer current knowledge to learning of new technologies.

NETS for Students:

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## HIGH SCHOOL ACADEMIC STANDARDS FOR HEALTH AND SAFETY EDUCATION

<http://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/2009HealthEducationStandards.pdf>

### Health and Safety Education

**A13.** The student will analyze the influence of family, peers, culture, media, technology, and other factors on health behaviors. (HSE-2)

#### Indicator(s):

- Describe ways that environmental factors can affect the health of the community.
- Examine ways that public health policies, government regulations, and socioeconomic issues affect health promotion and disease prevention.
- Examine ways that the media, advertising, and marketing practices affect the nutrition and physical activity level of individuals.
- Analyze ways that the family, peers, culture, and the media influence the mental, emotional, and social health of individuals.
- Analyze the influence of family, peers, culture, the media, technology, and other factors on health behaviors.

**A14.** The student will demonstrate the ability to use interpersonal communication skills to enhance health and avoid or reduce health risks. (HSE-4)

## **FINANCIAL FITNESS 1**

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#### **Indicator(s):**

- Demonstrate ways to communicate care, consideration, and respect for him- or herself and others.

**A15.** The student will demonstrate the ability to use decision-making skills to enhance health. (HSE-5)

#### **Indicator(s):**

- Justify when individual or collaborative decision making is appropriate.
- Distinguish healthy from unhealthy foods on a variety of restaurant menus.
- Determine when it is necessary to seek help and/or to leave an unhealthy relationship or situation

**A16.** The student will demonstrate the ability to use goal-setting skills to enhance health. (HSE-6)

#### **Indicators**

- Develop and implement a personal stress management plan.

**A17.** The student will demonstrate the ability to practice health-enhancing behaviors and to avoid or reduce health risks. (HSE-7)

#### **Indicator(s):**

- Demonstrate a variety of health practices and behaviors that will maintain or improve the health of him- or herself and others.
- Develop injury prevention and treatment strategies for personal and family health.
- Demonstrate strategies for solving interpersonal conflicts without harming him- or herself or others.

**A18.** The student will demonstrate the ability to advocate for personal, family, and consumer health. (HSE-8)

#### **Indicator(s):**

- Advocate for disaster preparedness in the home, school, and community.
- Advocate for the promotion and protection of a healthy environment.
- Examine ways to encourage others to make healthy eating choices and to increase their level of physical activity.

## **MATHEMATICS ACADEMIC STANDARDS**

[http://ed.sc.gov/agency/programs-](http://ed.sc.gov/agency/programs-services/60/documents/2007_SC_Academic_Standards_for_Mathematics.pdf)

[services/60/documents/2007\\_SC\\_Academic\\_Standards\\_for\\_Mathematics.pdf](http://ed.sc.gov/agency/programs-services/60/documents/2007_SC_Academic_Standards_for_Mathematics.pdf)

### **Elementary Algebra**

**A19.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (EA-1)

#### **Indicator(s):**

- Communicate a knowledge of algebraic relationships by using mathematical terminology appropriately.
- Connect algebra with other branches of mathematics.
- Apply algebraic methods to solve problems in real-world contexts.
- Judge the reasonableness of mathematical solutions.

## **FINANCIAL FITNESS 1**

### **Curriculum Resource**

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- Demonstrate an understanding of algebraic relationships by using a variety of representations (including verbal, graphic, numerical, and symbolic).
- Understand how algebraic relationships can be represented in concrete models, pictorial models, and diagrams.
- Understand how to represent algebraic relationships by using tools such as handheld computing devices, spreadsheets, and computer algebra systems (CASs).

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### **MATHEMATICS | HIGH SCHOOL—ALGEBRA – PAGE 63**

##### **Seeing Structure in Expressions**

- Interpret the structure of expressions
- Write expressions in equivalent forms to solve problems

##### **Arithmetic with Polynomials and Rational Expressions**

- Perform arithmetic operations on polynomials
- Understand the relationship between zeros and factors of polynomials
- Use polynomial identities to solve problems
- Rewrite rational expressions

##### **Creating Equations**

- Create equations that describe numbers or relationships

##### **Reasoning with Equations and Inequalities**

- Understand solving equations as a process of reasoning and explain the reasoning
- Solve equations and inequalities in one variable
- Solve systems of equations
- Represent and solve equations and inequalities graphically

### **Intermediate Algebra**

**A20.** The student will understand and utilize the mathematical processes of problem solving, reasoning and proof, communication, connections, and representation. (IA-1)

#### **Indicator(s):**

- Apply algebraic methods to solve problems in real-world contexts.
- Understand how to represent algebraic relationships by using tools such as handheld computing devices, spreadsheets, and computer algebra systems (CASs).
- Communicate a knowledge of algebraic relationships by using mathematical terminology appropriately.
- Apply algebraic methods to solve problems in real-world contexts.
- Demonstrate an understanding of algebraic relationships by using a variety of representations (including verbal, graphic, numerical, and symbolic).

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### **MATHEMATICS | HIGH SCHOOL –FUNCTIONS – PAGE 67**

##### **Interpreting Functions**

- Understand the concept of a function and use function notation
- Interpret functions that arise in applications in terms of the context
- Analyze functions using different representations

## FINANCIAL FITNESS 1

### Curriculum Resource

Course Code : 5812

#### **Building Functions**

- Build a function that models a relationship between two quantities
- Build new functions from existing functions

#### **Linear, Quadratic, and Exponential Models**

- Construct and compare linear, quadratic, and exponential models and solve problems
- Interpret expressions for functions in terms of the situation they model

#### **Trigonometric Functions**

- Extend the domain of trigonometric functions using the unit circle
- Model periodic phenomena with trigonometrics
- Prove and apply trigonometric identities

#### **Geometry**

**A21.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and representation. (G-1)

#### **Indicator(s):**

- Communicate knowledge of geometric relationships by using mathematical terminology appropriately.
- Demonstrate an understanding of how geometry applies to in real-world contexts (including architecture, construction, farming, and astronomy).
- Demonstrate an understanding of geometric relationships (including constructions through investigations by using a variety of tools such as straightedge, compass, Patty Paper, dynamic geometry software, and handheld computing devices).

#### **Common Core Alignments – MATHEMATICS | HIGH SCHOOL**

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

- **MATHEMATICS | HIGH SCHOOL—GEOMETRY – PAGE 75**
- **Congruence**
- Experiment with transformations in the plane
- Understand congruence in terms of rigid motions
- Prove geometric theorems
- Make geometric constructions
- **Similarity, Right Triangles, and Trigonometry**
- Understand similarity in terms of similarity transformations
- Prove theorems involving similarity
- Define trigonometric ratios and solve problems involving right triangles
- Apply trigonometry to general triangles
- **Circles**
- Understand and apply theorems about circles
- Find arc lengths and areas of sectors of circles
- **Expressing Geometric Properties with Equations**
- Translate between the geometric description and the equation for a conic section
- Use coordinates to prove simple geometric theorems algebraically

## FINANCIAL FITNESS 1

### Curriculum Resource

Course Code : 5812

- **Geometric Measurement and Dimension**
- Explain volume formulas and use them to solve problems
- Visualize relationships between two dimensional and three-dimensional objects
- **Modeling with Geometry**
- Apply geometric concepts in modeling situations

### Precalculus

**A22.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and Representation. (PC-1)

#### Indicator(s):

- Apply algebraic methods to solve problems in real-world contexts.
- Judge the reasonableness of mathematical solutions.
- Demonstrate an understanding of algebraic and trigonometric relationships by using a variety of representations (including verbal, graphic, numerical, and symbolic).
- Understand how algebraic and trigonometric relationships can be represented in concrete models, pictorial models, and diagrams.
- Understand how to represent algebraic and trigonometric relationships by using tools such as handheld computing devices, spreadsheets, and computer algebra systems (CASs).

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL—NUMBER and QUANTITY – PAGE 59

##### The Real Number System

- Extend the properties of exponents to rational exponents
- Use properties of rational and irrational numbers.

##### Quantities

- Reason quantitatively and use units to solve problems

##### The Complex Number System

- Perform arithmetic operations with complex numbers
- Represent complex numbers and their operations on the complex plane
- Use complex numbers in polynomial identities and equations

##### Vector and Matrix Quantities

- Represent and model with vector quantities.
- Perform operations on vectors.
- Perform operations on matrices and use matrices in applications.

# FINANCIAL FITNESS 1

## Curriculum Resource

Course Code : 5812

### Data Analysis and Probability

**A23.** The student will understand and utilize the mathematical processes of Problem solving, reasoning and proof, communication, connections, and representation. (DA-1)

#### Indicator(s):

- Execute procedures to find measures of probability and statistics by using tools such as handheld computing devices, spreadsheets, and statistical software.
- Apply the principles of probability and statistics to solve problems in real-world contexts.
- Communicate a knowledge of data analysis and probability by using mathematical terminology appropriately.
- Judge the reasonableness of mathematical solutions on the basis of the source of the data, the design of the study, the way the data are displayed, and the way the data are analyzed.
- Compare data sets by using graphs and summary statistics.

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL—GEOMETRY – PAGE 75

##### Congruence

- Experiment with transformations in the plane
- Understand congruence in terms of rigid motions
- Prove geometric theorems
- Make geometric constructions

##### Similarity, Right Triangles, and Trigonometry

- Understand similarity in terms of similarity transformations
- Prove theorems involving similarity
- Define trigonometric ratios and solve problems involving right triangles
- Apply trigonometry to general triangles

##### Circles

- Understand and apply theorems about circles
- Find arc lengths and areas of sectors of circles

##### Expressing Geometric Properties with Equations

- Translate between the geometric description and the equation for a conic section
- Use coordinates to prove simple geometric theorems algebraically

##### Geometric Measurement and Dimension

- Explain volume formulas and use them to solve problems
- Visualize relationships between two dimensional and three-dimensional objects

##### Modeling with Geometry

- Apply geometric concepts in modeling situations

## FINANCIAL FITNESS 1

### Curriculum Resource

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**A24.** The student will demonstrate through the mathematical processes an understanding of the design of a statistical study. (DA-2)

#### Indicator(s):

- Classify a data-collection procedure as a survey, an observational study, or a controlled experiment.
- Compare various random sampling techniques (including simple, stratified, cluster, and systematic).
- Analyze a data-collection procedure to classify the technique used as either simple cluster, systematic, or convenience sampling.
- Critique data-collection methods and describe how bias can be controlled.

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80

##### Interpreting Categorical and Quantitative Data

- Summarize, represent, and interpret data on a single count or measurement variable
- Summarize, represent, and interpret data on two categorical and quantitative variables
- Interpret linear models

##### Making Inferences and Justifying Conclusions

- Understand and evaluate random processes underlying statistical experiments
- Make inferences and justify conclusions from sample surveys, experiments and observational studies

**A25.** The student will demonstrate through the mathematical processes an understanding of the methodology for collecting, organizing, displaying, and interpreting data. (DA-3)

#### Indicator(s):

- Use manipulatives, random number tables, and technology to collect data and conduct experiments and simulations.
- Organize and interpret data by using pictographs, bar graphs, pie charts, dot plots, histograms, time-series plots, stem-and-leaf plots, box-and-whiskers plots, and scatterplots.
- Select appropriate graphic display(s) from among pictographs, bar graphs, pie charts, dot plots, histograms, time-series plots, stem-and-leaf plots, box-and-whiskers plots, and scatterplots when given a data set or problem situation.
- Represent frequency distributions by using displays such as categorical frequency distributions/Pareto charts, histograms, frequency polygons, and cumulative frequency distributions/ogives

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80

##### Conditional Probability and the Rules of Probability

- Understand independence and conditional probability and use them to interpret data
- Use the rules of probability to compute probabilities of compound events in a uniform probability model



## FINANCIAL FITNESS 1

### Curriculum Resource

Course Code : 5812

#### Using Probability to Make Decisions

- Calculate expected values and use them to solve problems
- Use probability to evaluate outcomes of decisions

**A26.** The student will demonstrate through the mathematical processes an understanding of basic statistical methods of analyzing data. (DA-4)

#### Indicators

- Classify a variable as either a statistic or a parameter.
- Compare descriptive and inferential statistics.
- Classify a variable as either discrete or continuous and as either categorical or quantitative.
- Use procedures and/or technology to find measures of central tendency (mean, median, and mode) for given data.

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80

#### Using Probability to Make Decisions

- Calculate expected values and use them to solve problems
- Use probability to evaluate outcomes of decisions

**A27.** The student will demonstrate through the mathematical processes an understanding of the basic concepts of probability. (DA-5)

#### Indicator(s):

- Construct a sample space for an experiment and represent it as a list, chart, picture, or tree diagram.
- Use counting techniques to determine the number of possible outcomes for an event.
- Classify events as either dependent or independent.
- Categorize two events either as mutually exclusive or as not mutually exclusive of one another.
- Use the concept of complementary sets to compute probabilities.

#### Common Core Alignments – MATHEMATICS | HIGH SCHOOL

[http://ed.sc.gov/agency/programs-services/190/documents/CCSSI\\_MathStandards.pdf](http://ed.sc.gov/agency/programs-services/190/documents/CCSSI_MathStandards.pdf)

#### MATHEMATICS | HIGH SCHOOL —STATISTICS AND PROBABILITY★-PAGE 80

#### Using Probability to Make Decisions

- Calculate expected values and use them to solve problems
- Use probability to evaluate outcomes of decisions

## SOCIAL STUDIES ACADEMIC STANDARDS

<https://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/FINALAPPROVEDSSStandardsAugust182011.pdf>

#### Global Studies

**A28.** The student will demonstrate an understanding of the effects of the economic, geographic, and political interactions that took place throughout the world during the nineteenth century. (GS-4)



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#### **Indicator(s):**

- Explain the economic and cultural impact of European involvement on other continents during the era of European expansion.

**A29.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that took place throughout the world during the early twentieth century. **(GS-5)**

#### **Indicator(s):**

- Summarize the worldwide changes that took place following World War I, including the significance of the Russian Revolution; the rise of nationalist movements in India, Africa, and Southeast Asia; the revolutions and political change in China; and the creation of new states in Europe.

**A30.** The student will demonstrate an understanding of the effects of economic, geographic, and political interactions that have taken place throughout the world from the period of the Cold War to the present day. **(GS-6)**

#### **Indicator(s):**

- Summarize the worldwide effects of the Cold War, including the competition for power between the United States and the Soviet Union, the changing relationships between the Soviet Union and China, the response by popular culture, and the collapse of the communist states.
- Compare the challenges and successes of the movements toward independence and democratic reform in various regions following World War II, including the role of political ideology, religion, and ethnicity in shaping governments and the course of independence and democratic movements in Africa, Asia, and Latin America.

#### **United States History and the Constitution**

**A31.** The student will demonstrate an understanding of the settlement of North America. **(USHC-1)**

#### **Indicator(s):**

- Summarize the distinct characteristics of each colonial region in the settlement and development of America, including religious, social, political, and economic differences.

**A32.** The student will demonstrate an understanding of major social, political, and economic developments that took place in the United States during the second half of the nineteenth century. **(USHC-5)**

#### **Indicator(s):**

- Summarize developments in business and industry, including the ascent of new industries, the rise of corporations through monopolies and corporate mergers, the role of industrial leaders such as John D. Rockefeller and Andrew Carnegie, the influence of business ideologies, and the increasing availability of consumer goods and the rising standard of living.
- Summarize the factors that influenced the economic growth of the United States and its emergence as an industrial power, including the abundance of natural resources; government support and protection in the form of tariffs, labor policies, and subsidies; and the expansion of international markets associated with industrialization.

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**A33.** The student will demonstrate an understanding of the economic boom-and-bust in America in the 1920s and 1930s, its resultant political instability, and the subsequent worldwide response. (USHC-7)

**Indicator(s):**

- Explain the social, cultural, and economic effects of scientific innovation and consumer financing options in the 1920s on the United States and the world, including the advent of aviation, the expansion of mass production techniques, the invention of new home appliances, and the role of transportation in changing urban life.
- Explain cultural responses to the period of economic boom-and-bust, including the Harlem Renaissance; new trends in literature, music, and art; and the effects of radio and movies.
- Compare the first and second New Deals as responses to the economic bust of the Great Depression, including the rights of women and minorities in the workplace and the successes, controversies, and failures of recovery and reform measures such as the labor movement.

**A34.** The student will demonstrate an understanding of the impact of World War II on United States' foreign and domestic policies. (USHC-8)

**Indicator(s):**

- Explain the lasting impact of the scientific and technological developments in America after World War II, including new systems for scientific research, medical advances, improvements in agricultural technology, and resultant changes in the standard of living and demographic patterns.

**A35.** The student will demonstrate an understanding of the social, economic, and political events that impacted the United States during the Cold War era. (USHC-9)

**Indicator(s):**

- Explain the causes and effects of social and cultural changes in postwar America, including educational programs, expanding suburbanization, the emergence of the consumer culture, the secularization of society and the reemergence of religious conservatism, and the roles of women in American society.

**A36.** The student will demonstrate an understanding of developments in foreign policy and economics that have taken place in the United States since the fall of the Soviet Union and its satellite states in 1992. (USHC-10)

**Indicator(s):**

- Summarize key economic issues in the United States since the fall of communist states, including recession, the national debt and deficits, legislation affecting organized labor and labor unions, immigration, and increases in economic disparity.

### **United States Government**

**A37.** The student will demonstrate an understanding of the United States government—its origins and its functions. (USG-1)

**Indicator(s):**

- Summarize arguments for the necessity and purpose of government and politics, including the idea that politics enables a group of people with diverse opinions and interests to reach collective decisions, the idea that government gives people the security

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they need in order to reach their full potential, and the idea that the purposes of government include enhancing economic prosperity and providing for national security.

**A38.** The student will demonstrate an understanding of the continuing role of the United States Constitution in the defining and shaping of American government and society. (USG-3)

**Indicator(s):**

- Explain the organization and responsibilities of local and state governments, including the purposes and functions of state constitutions; reserved and concurrent powers in the states; the relationships among national, state, and local levels of government; and the structure and operation of South Carolina's government.
- Summarize the function of law in the American constitutional system, including the significance of the concept of the due process of law and the ways in which laws are intended to achieve fairness, the protection of individual rights, and the promotion of the common good.

**A39.** The student will demonstrate an understanding of the concept of personal and civic rights and responsibilities and the role of the citizen in American democracy. (USG-5)

**Indicator(s):**

- Classify the rights of United States citizens as personal, political, or economic and identify the significance and source of such rights and the conflicts that can arise when these rights are limited.

### Economics

**A40.** The student will demonstrate an understanding of how scarcity and choice impact the economic activity of individuals, families, communities, and nations. (ECON-1)

**Indicator(s):**

- Illustrate the relationship between scarcity—limited resources and unlimited human wants—and the economic choices made by individuals, families, communities, and nations, including how families must budget their income and expenses, how people use psychological and intellectual resources to deal with scarcity, and how local political entities as well as nation-states use scarce resources to satisfy human wants.
- Explain the concept of opportunity costs and how individuals, families, communities, and nations make economic decisions on that basis, including analyzing marginal costs and marginal benefits and assessing how their choices may result in trade-offs.
- Compare the four key factors of production—land, labor, capital, and entrepreneurship—and explain how they are used, including the specialization and division of labor that permits efficient use of scarce resources.

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#### **Economics**

**A41.** The student will demonstrate an understanding of markets and the role of supply and demand in determining price and resource allocation. (ECON-2)

##### **Indicator(s):**

- Explain the law of supply and demand, including the relationships of critical determinants (e.g., consumer income, tastes, and preferences; technology; the price of inputs) and the effects of change on equilibrium, price, and quantity.
- Explain the nature and role of competition in a market economy, including the determination of market price through competition among buyers and sellers and the conditions that make industries more or less competitive, such as the effect of domestic and international competition and the quality, quantity, and price of products.
- Explain economic incentives that lead to the efficient use of resources, including monetary and nonmonetary incentives, the ways in which people change their behavior in response to incentives, the relationship of incentives to the laws of supply and demand, and the role of private property as an incentive in conserving and improving scarce resources.
- Explain the effect of shortages and surpluses in a market economy, including the effect of price controls (ceilings and floors) in causing shortages or surpluses, changes in the price of products as a result of surplus or shortage, and market mechanisms for eliminating shortages and surpluses and achieving market equilibrium.

**A42.** The student will demonstrate an understanding of the sources of income and growth in a free-enterprise economy. (ECON-3)

##### **Indicator(s):**

- Compare personal income distribution and functional income distribution, including how distribution of income affects public policy.
- Explain the role of entrepreneurs in a market economy, including the costs and benefits of being an entrepreneur, the expectation of profit as the incentive for entrepreneurs to accept business risks, and the effect of changes in taxation and government regulation on entrepreneurial decisions.
- Explain the causes and effects of economic growth, including the relationship between investment in human resources and in real capital, the alleviation of poverty, the increase in standards of living, and the creation of new employment opportunities.

**A43.** The student will demonstrate an understanding of personal economic decision making to maximize the net benefits of personal income. (ECON-4)

##### **Indicator(s):**

- Summarize types of personal economic decisions and choices that individuals make, including determining how to budget money; establishing short- and long-term financial goals and plans related to income, saving, and spending; utilizing loans and credit cards; and considering investment options.
- Explain influences on personal economic decision making and choices, including the effect of education, career choices, and family obligations on future income; the influence of advertising on consumer choices; the risks and benefits involved in short- and long-term saving and investment strategies; and the effect of taxation and interest rates on household consumption and savings.

## **FINANCIAL FITNESS 1**

### **Curriculum Resource**

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**A44.** The student will demonstrate an understanding of the various economic institutions of a market economy. (ECON-5)

**Indicator(s):**

- Compare the significant characteristics of a market economy with those of traditional and command economies, including differences in the roles of the government, individual firms, and households in decision making; types of economic institutions; the extent of consumer sovereignty/choice; and the role of private property rights, competition, and the profit motive.
- Analyze the roles of and relationships among economic institutions in a market economy, including the banking system and its interaction with business firms and consumers, the economic circular flow model, the function of financial and securities markets, and the impact of labor unions on the American economy.

**A45.** The student will demonstrate an understanding of the roles that federal, state, and local governments play in the operation of markets in the United States. (ECON-6)

**Indicator(s):**

- Compare the various functions and roles of the government in the United States economy, including providing public goods, defining and enforcing property rights, correcting externalities and regulating markets, maintaining and promoting competition in the market, protecting consumers' rights, and redistributing income.
- Summarize major sources of government revenue, including taxation at the federal, state, and local levels and tax revenues from personal income and payroll taxes, sales taxes, and property taxes.

**A46.** The student will demonstrate an understanding of the national economy and economic policies in the United States. (ECON-7)

**Indicator(s):**

- Compare measures of economic health, including the gross domestic product, consumer price indexes, personal income, disposable income, rates of inflation and deflation, and unemployment rates.
- Explain the types of goods and services that are funded with government revenues, including national defense, road construction and repair, public safety, health care, payments on the national debt, and education.
- Contrast the costs and benefits of the American government's economic policies, including how policies designed to reduce unemployment may increase inflation and vice versa and how investment in factories, machinery, new technology, health education, and occupational training can raise standards of living.

**A47.** The student will demonstrate an understanding of the principles of trade and economic development. (ECON-8)

**Indicator(s):**

- Explain the basic principles of international trade, including the worldwide distribution of resources, the concept of absolute and comparative advantages that leads to specialization and trade, and the concepts of balance of trade and balance of payments that are used to measure international trade.

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- Summarize the outcomes of global trade, including gains made by individuals and nations through trade, increases in consumer choice and standard of living, and gains in production efficiency.

### SCIENCE ACADEMIC STANDARDS

[http://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/SC\\_AcademicStandards\\_and\\_PerformanceIndicators\\_forScience2013\\_EOC\\_Feb\\_2014.pdf](http://ed.sc.gov/agency/se/Instructional-Practices-and-Evaluations/documents/SC_AcademicStandards_and_PerformanceIndicators_forScience2013_EOC_Feb_2014.pdf)

#### **Physical Science**

**A48.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (PS-1)

##### **Indicator(s):**

- Generate hypotheses on the basis of credible, accurate, and relevant sources of scientific information.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using mathematics (including formulas and dimensional analysis), graphs, models, and/or technology.

#### **Biology**

**A49.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (B-1)

##### **Indicator(s):**

- Generate hypotheses based on credible, accurate, and relevant sources of scientific information.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using mathematics, graphs, models, and/or technology.

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- Evaluate the results of a controlled scientific investigation in terms of whether they refute or verify the hypothesis.
- Evaluate a technological design or product on the basis of designated criteria (including cost, time, and materials).
- Compare the processes of scientific investigation and technological design.
- Use appropriate safety procedures when conducting investigations.

### **Chemistry**

**A50.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (C-1)

#### **Indicator(s):**

- Organize and interpret the data from a controlled scientific investigation by using mathematics (including formulas, scientific notation, and dimensional analysis), graphs, models, and/or technology.

### **Physics**

**A51.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (P-1)

#### **Indicator(s):**

- Apply established rules for significant digits, both in reading scientific instruments and in calculating derived quantities from measurement.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using (including calculations in scientific notation, formulas, and dimensional analysis), graphs, tables, models, diagrams, and/or technology.  
Evaluate the results of a controlled scientific investigation in terms of whether they refute or verify the hypothesis.
- Evaluate conclusions based on qualitative and quantitative data (including the impact of parallax, instrument malfunction, or human error) on experimental results.
- Evaluate a technological design or product on the basis of designated criteria (including cost, time, and materials).
- Communicate and defend a scientific argument or conclusion.
- Use appropriate safety procedures when conducting investigations.

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#### **Earth Science**

**A52.** The student will demonstrate an understanding of how scientific inquiry and technological design, including mathematical analysis, can be used appropriately to pose questions, seek answers, and develop solutions. (ES-1)

#### **Indicator(s):**

- Apply established rules for significant digits, both in reading scientific instruments and in calculating derived quantities from measurement.
- Use appropriate laboratory apparatuses, technology, and techniques safely and accurately when conducting a scientific investigation.
- Use scientific instruments to record measurement data in appropriate metric units that reflect the precision and accuracy of each particular instrument.
- Design a scientific investigation with appropriate methods of control to test a hypothesis (including independent and dependent variables), and evaluate the designs of sample investigations.
- Organize and interpret the data from a controlled scientific investigation by using mathematics (including calculations in scientific notation, formulas, and dimensional analysis), graphs, tables, models, diagrams, and/or technology.
- Evaluate the results of a controlled scientific investigation in terms of whether they refute or verify the hypothesis.
- Evaluate conclusions based on qualitative and quantitative data (including the impact of parallax, instrument malfunction, or human error) on experimental results.
- Evaluate a technological design or product on the basis of designated criteria (including cost, time, and materials).
- Communicate and defend a scientific argument or conclusion.
- Use appropriate safety procedures when conducting investigations.



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### B. CONSUMER DECISION MAKING

**SC Standard:** Apply the decision-making process to consumer choices.

**FACS Nat'l Standard:** 2.1 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital.; 2.5 Analyze relationships between the economic system and consumer actions.

**Financial Literacy Assessment:** 1A Take responsibility for personal and family financial decisions based on needs, wants, and values. 1B Find and evaluate financial information from a variety of sources. 1D Make financial decisions by systematically considering alternatives, consequences, and the economy. 1E Develop communication strategies for addressing individual and family financial issues including needs, wants, and values. 1F Control personal information. 3D Apply consumer skills to purchasing decisions.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A15, A16, A17; EA A19; IA A20; G21; PC A22; DA A23, A25, A26, A27; Econ A40, A41, A43; PS A48; B A49; C A50; P A51; ES A52

#### Essential Question(s):

How are decisions made when making a purchase?

#### Indicators:

##### What Students Should Know:

1. Goal setting process
2. Decision-making process
3. Financial information sources
4. Comparison shopping strategies
5. Wants, needs, and values
6. Advertising techniques
7. Personal information

##### What Students Should Be Able to Do:

1. Plan actions to reach short- and long-term goals.
2. Apply the decision-making process.
3. Develop a list of financial information sources.
4. Identify strategies for comparison shopping.
5. Categorize wants, needs, and values.
6. Describe how advertising influences consumer decisions.
7. Explain the importance of monitoring and controlling personal financial information.

#### Learning Strategies:

- Construct a short-term and long-term goals mobile.
- Role-play situations that apply the decision-making process.
- Conduct a cost-benefit analysis (amusement parks, sporting events, concerts, etc.).

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#### Learning Strategies cont.

- Set-up a financial source information search. Develop criteria and evaluate each of the sources. Present findings for a variety of audiences (peers, community members, parents, business/industry representatives, etc).
- Critique quality characteristics of clothing items (e.g. different name brand products).
- Conduct a taste test of generic and name brand food products. Compare prices of the food and develop factual statements to show the findings.
- Conduct a cost benefit analysis between fast food, convenience food, home prepared food products that include price, quality, preparation time, nutritional value.
- Select a product and work in groups to find the product with the best price and features. Present findings to class and vote on the best product. Construct a pie graph to show the results.
- Create a list of references that can be used for shopping for a product or service.
- List items or activities that cost money. Decide whether each is a want or a need. Compare with classmates (think-pair-share strategy).
- Bring in examples of advertisements from various media outlets. Determine the advertising message being used to sell the product.
- Evaluate the effectiveness of celebrity endorsement or spokesperson when selling a product.
- Create your own advertisement for a product or service meant to appeal to high school students.
- Compare the consumer values portrayed in a favorite TV sitcom with your own.
- Discuss how writer biases affect financial information.
- Count the number of advertisements during children versus adult TV programs. Make a chart/graph to compare results; display results.
- Research products of particular interest and predict whether that product will have short- or long-term popularity. Use facts to make predictions.
- Outline procedures to follow to monitor and control personal information. Include the type of information to be included and the names of any professional agencies in the process.

**Assessments:** Ticket out the door/Exit slip (assess the lesson for the day), projects with several interval products, student-made rubrics, student self evaluation, demonstrated learning

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**FACS Student Organization – Family, Careers, and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

Community Service: resource management education; consumer experience while obtaining project materials

Dynamic Leadership: Problem Solving for Leaders

Families First: Parent Practice

Financial Fitness: Consumer Clout

Fundraising: consumer experience while obtaining materials; observation of customers' consumer decisions

Leadership roles: experience with time management; experience designing a plan of work

Power of One: A Better You; Take the Lead

STAR Events: Applied Technology; Career Investigation, Chapter Service Project, National Programs in Action, Promote and Publicize FCCLA!, Recycle and Redesign

STOP the Violence: projects to educate peers about individual and family choices

### Resources:

Consumer Reports - [consumerreports.org](http://consumerreports.org)

Better Business Bureau - [bbb.org](http://bbb.org)

(CNN Money Site) resources for money issues - <http://money.cnn.com>

(Consumer World) consumer resources - [www.ConsumerWorld.com](http://www.ConsumerWorld.com) [www.autosafety.org](http://www.autosafety.org)

(Center for Auto Safety) founded by Consumer's Union and Ralph Nader

[www.consumerjungle.org](http://www.consumerjungle.org) (Consumer Jungle) Young Adult Consumer Education Trust-a consumer education program for young adults with "camps" for teachers, students and parents

[www.ConsumerReports.org](http://www.ConsumerReports.org) (Consumer Reports) some free information; some information requires a fee to access

Better Business Bureau - [bbb.org](http://bbb.org)

(CNN Money Site) resources for money issues - <http://money.cnn.com>

(Consumer World) consumer resources - [www.ConsumerWorld.com](http://www.ConsumerWorld.com) [www.autosafety.org](http://www.autosafety.org)

(Center for Auto Safety) founded by Consumer's Union and Ralph Nader

[www.consumerjungle.org](http://www.consumerjungle.org) (Consumer Jungle) Young Adult Consumer Education Trust-a consumer education program for young adults with "camps" for teachers, students and parents

[www.ConsumerReports.org](http://www.ConsumerReports.org) (Consumer Reports) some free information; some information requires a fee to access

[www.cspinet.org](http://www.cspinet.org) (Consumer Science in the Public Interest)

[www.foodstuff.org](http://www.foodstuff.org) (Food Stuff) National Consumer Coalition's Food Group with resources for food policy.

[www.ific.org](http://www.ific.org) (International Food Information Council) links to food irradiation information

[www.jumpstart.org](http://www.jumpstart.org) (Jump\$tart Coalition for Personal Financial Literacy) includes 12 financial principles all young people should know and additional teaching resources

[www.zillions.org](http://www.zillions.org) (Zillions) Consumer Reports for kids

## **FINANCIAL FITNESS 1**

### **Curriculum Resource**

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## **C. CAREERS**

**SC Standard:** Explore career opportunities and professional requirements for the consumer and resource management industry.

**FACS Nat'l Standard:** 1.1 Analyze strategies to manage multiple roles and responsibilities (individual, family, career, community, and global). 1.2 Demonstrate transferable and employability skills in school, community and workplace settings.

**Financial Literacy Assessment:** 2B. Explore employment options for making a living. 2C. Analyze the effect of education and skills on employment. 2D. Analyze how employment choices and economic conditions affect income.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A14, A15, A16, A17; EA A19, IA A20; G21; PC A22; DA A23, A24, A25, A26, A27; GS A28, A29, A30; USHC A32, A34, A35, A36; USG A37; Econ A41, A42, A43, A45; PS A48; B A49; C A50; P A51; ES A52

### **Essential Question(s):**

What career opportunities are available in the consumer and resource management industry?

What professional requirements are necessary to work in the consumer and resource management industry?

### **Indicators:**

#### **What Students Should Know:**

1. Career Options
2. Educational Requirements
3. Technical Skills
4. Economic conditions
5. 21<sup>st</sup> Century Skills

#### **What Students Should Be Able to Do:**

1. Categorize consumer service industry careers from entry level to professional level.
2. Identify educational requirements.
3. Demonstrate technical skills.
4. Explain how economic conditions affect career opportunities.
5. Integrate 21<sup>st</sup> century skills throughout the career unit.

### **Learning Strategies:**

- Research job opportunities within the consumer service industry (human services career cluster) and gather information about education requirements and salary for at least 4 different jobs. Have the class create a display of the different jobs with their findings.
- Compare current jobs with availability of jobs in past decades and factors that influence those jobs.

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#### **Learning Strategies:**

- Research the salary of a career you are interested in and develop a budget based on your findings.
- Interview someone currently in a consumer service position you are interested in, present findings to the class.
- Construct a class graph showing a comparison of students' interests in various consumer service careers versus professionals already in those careers on the local, state, and national levels.
- Organize a school wide competition to get the most signatures from business/industry representatives during interviews within a given amount of time. Develop a questionnaire and signature sheet for the representatives and provide an award for the students (individual/group) with the largest number of signatures. Display winner names/pictures on a graph showing the number of signatures in addition to all of the businesses/industries represented.
- Maintain a daily/weekly/monthly economic conditions journal to show how employment and income are affected.
- Plan a 21<sup>st</sup> century skill ongoing recognition day once a week. Develop criteria for recognition. Identify peers and skills. Display the awards in a special area (21<sup>st</sup> Century Skills Recognition Wall).

#### **Assessments:**

Student questionnaires, projects with several interval products, student records/reflections on their work, peer evaluation, student made rubrics

**FACS Student Organization-Family, Community and Career Leaders of America (FCCLA)**  
**<http://www.fcclainc.org/>**

#### **APPLICATION/ASSESSMENT THROUGH FCCLA**

Career Connection: PROGRAM Career Steps; INTEGRATE Work and Life; PLUG IN to Careers; SIGN ON to the Career Connection; ACCESS SKILLS for Career Success

Community Service: civic/character education; community involvement; projects that address the needs of individuals and families

Dynamic Leadership: balancing home, school, work and family involvements; Character for Leaders; Problem Solving for Leaders; Team Building for Leaders

Families First: Balancing Family and Career; Meet the Challenge

FCCLA FACTS: community traffic safety advocacy

Financial Fitness: Making Money; Financing Your Future

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**FACS Student Organization-Family, Community and Career Leaders of America (FCCLA)**  
<http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

Leaders at Work: on-the-job management projects

Power of One: A Better You; Family Ties; Working on Working; Take the Lead; Speak Out for FCCLA

STAR Events: Applied Technology; Career Investigation, Chapter Service Project, Early Childhood, Focus on Children, Hospitality, Job Interview, National Programs in Action, Parliamentary Procedures, Promote and Publicize FCCLA!, Recycle and Redesign, Teach and Train

Student Body: projects that address health and fitness trends

#### Resources:

[www.littlejason.com/lemonade/index.html](http://www.littlejason.com/lemonade/index.html) (**Lemonade Stand**) a student activity for students to make as much money as possible "selling lemonade"

[www.salomonsmithbarney.com/yin/home.htm](http://www.salomonsmithbarney.com/yin/home.htm) (**Salomon Smith Barney**) young investors network

[Why Financial Services - Why Financial Services Careers](#)

Leading reasons why financial services careers are an attractive option for ambitious people. [financecareers.about.com/.../whyfinancialservices/.../whyfinsvcs.htm](#) - [Cached](#) - [Similar](#)

[Finance jobs, investment banking jobs & recruitment: Finance jobs ...](#)

Financial jobs, bank jobs, careers & recruitment in the finance jobs sector. ... Hedge Funds, HR & Recruitment, Information Services, Information Technology ...

[www.efinancialcareers.com/](#) - [Cached](#) - [Similar](#)

[Salary | Career | Financial Services jobs. Search Financial ...](#)

Financial Services jobs. Search for Financial Services careers. , Chief Tax Executive, Chief Division Treasurer, Revenue Analyst III, Senior Payroll Clerk, ...

[www.salary.com/careers/.../crel\\_narrowbrief\\_FA03.html](#) - [Cached](#) - [Similar](#)

[Financial Analysts](#)

Dec 17, 2009 ... Despite employment growth, keen competition is expected for these high-paying jobs. Growth in financial services will create new positions, ...

[www.bls.gov/oco/ocos301.htm](#) - [Cached](#) - [Similar](#)

[BROKERHUNTER.com: Financial Services Careers](#)

Employment resource dedicated exclusively to the securities industry.

[www.brokerhunter.com/](#) - [Cached](#) - [Similar](#)

[Jobs on Wall Street - The Number One Online Job Board Recruiting ...](#)

We bring together employers and job applicants in the *financial services* sectors , ... Browse financial jobs and find the one that's right for you. ...

[www.jobsonwallstreet.com/](#) - [Cached](#) - [Similar](#)

# FINANCIAL FITNESS 1

## Curriculum Resource

Course Code : 5812

### D. PLANNING AND MONEY MANAGEMENT

**SC Standard:** Evaluate financial resource management to meet the goals of individuals and families.

**FACS Nat'l Standard:** 2.1 Demonstrate management of individual and family resources such as food, clothing, shelter, health care, recreation, transportation, time, and human capital. 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

**National Assessment/Certification** 2B Explore employment options for making a living. 2C Analyze the effects of education and skills on employment. 2D Analyze how employment choices and economic conditions affect income. 2E Identify sources of personal income. 2F Describe factors affecting take-home pay. 3A Develop a plan for spending and saving based upon personal and family goals and values. 3C Describe and analyze how to use different payments including banking services. 3E Develop a personal or family financial plan.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A15, A16; EA A19; IA A20; G A21; PC A22; DA A23, A24, A25, A26, A27; USHC A33, A36, Econ A40, A41, A42, A43 , A44, A46, A47; PS A48; B A49; C A50; P A51

#### Essential Question(s):

1. How does money affect individuals and families?

#### Indicators:

##### What Students Should Know:

1. Effects of career choice, education and job skills on income
2. Sources of income
3. Components of a paycheck
4. Elements of a plan for earning, spending and saving
5. Differences between fixed and flexible expenses
6. Payment options
7. Money management tools and services
8. Law of supply and demand

##### What Students Should Be Able to Do:

1. Explain how career choice, education and job skills affect income.
2. Identify sources of income.
3. Analyze the components of a paycheck.
4. Design a plan for earning, spending and saving.
5. Distinguish between fixed and flexible expenses.
6. Compare different payment options.
7. Differentiate between money management tools.
8. Explain the law of supply and demand.

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### Learning Strategies:

- Research the salary of a career of interest and develop a budget using computer software (Excel, Quicken, etc.).
- Explore job opportunities within a career cluster (Finance or Human Service Cluster) and gather information about education requirements and salary for at least four different jobs in that cluster.
- Construct a graphic organizer by brainstorming facts related to employment, economic times, and income. Research selected facts of interest individually or in groups and explain the relationship between employment, economic times and income.
- Compare the incomes of different groups (ethnic, gender, age, etc) and relate current practices to the economic boom and bust in America in the 1920s and 1930s.
- Brainstorm different sources of income. Select groups to represent and research different sources of income (paycheck, child support, gifts, alimony, lottery, etc.) Present findings to class.
- Interview someone currently in a position you are interested in and present a summary of the interview to the class and other audiences.
- Invite a representative from the IRS to talk about tax deductions. Ask pre-established questions. Take notes and discuss interesting facts discovered during the interview.
- Compare different kinds of pay stubs----salary vs. hourly, voluntary deductions vs. standard deductions.
- Create a personal monthly budget. Develop a checklist and conduct self evaluations to rate spending/saving habits. Identify fixed and flexible expenditures. Keep a journal to document what is learned from the experience and create a graph or chart to analyze the data.
- Develop a visual to show the difference between fixed and flexible expenses.
- Divide into groups and research financial and lending institutions and money management tools and services offered. Present information to class and discuss similarities and differences in information. Assess peers.
- Create and role-play scenarios to illustrate the need for various money management tools.
- Establish a mock checking account. Set-up a check register to monitor the account. Follow a sample worksheet with credits and debits to balance and reconcile the checking account.
- Call/Visit financial and lending institutions and request money management tools and services information. Discuss how the law of supply and demand affects prices and purchasing power. Use current information.
- Research supply and demand using various resources. Role-play a situation that shows how purchases affect the prices of the merchandise or service. Use terminology and facts when developing the role-play situation. Incorporate objects such as seesaws, balance scales etc. to present the information.

**Assessments:** role-play, creating charts/graphs, learning logs, self-evaluation, journaling, ticket out-the-door/Exit slip, student made rubrics/checklists, demonstrated learning, open ended response questions



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**FACS Student Organization Family, Career, and Community Leaders of America (FCCLA)** <http://www.fcclainc.org/>

### APPLICATION/ASSESSMENT THROUGH FCCLA

Community Service: resource management education; consumer experience while obtaining project

Materials.

Dynamic Leadership: Problem Solving for Leaders

Families First: Parent Practices

Financial Fitness: Consumer Credit

Fundraising: consumer experiences while obtaining materials, observation

Leadership Roles: experience with time management; experience designing a plan of work

Power of One: A Better You; Take the Lead

STAR Events: Applied Technology, Career Investigation, Chapter Service Project, National

Programs in Action, Promote and Publicize FCCLA! Recycle and Redesign

STOP the Violence: projects to educate peers about individual and family choices

### Resources:

[www.edwise.org](http://www.edwise.org) (Ed Wise) loan management tool from California Student Aid Commission

[www.myvesta.org](http://www.myvesta.org) (Financial Crisis and Treatment Center) resources for helping consumers in excess debt

[www.fl2010.org/](http://www.fl2010.org/) (Financial Literacy2010) information for financial education teachers

[www.financial-education-icfe.org/children\\_and\\_money/index.asp](http://www.financial-education-icfe.org/children_and_money/index.asp) (Institute of Consumer Financial Education) resources for teaching children and young adults

[www.italladdsup.org](http://www.italladdsup.org) (It All Adds Up) Personal Finance Games and Teacher's Resources

[www.jumpstart.org](http://www.jumpstart.org) (Jump\$tart Coalition for Personal Financial Literacy) resources for teachers and students

[www.themint.org](http://www.themint.org) (The Mint) by Northwestern Mutual Life Insurance Company and National Council on Economic Education with interactive money sites

[www.moneymanagement.org/Education/Resources](http://www.moneymanagement.org/Education/Resources) (Money Management International) financial tools and other online resources

[www.natlconsumersleague.org/](http://www.natlconsumersleague.org/) (National Consumer's League) resources for consumer issues

[www.ntrbonline.org](http://www.ntrbonline.org) (National Endowment for Financial Education) Teen Resources

Bureau÷with musical introduction

[www.pbs.org/wgbh/nova/moolah](http://www.pbs.org/wgbh/nova/moolah) (NOVA) Online Secrets of Making Money

[www.pbs.org/newshour/on2/budget.html](http://www.pbs.org/newshour/on2/budget.html) (PBS) site for "Managing Your Money"

[www.smartmoney.org](http://www.smartmoney.org) (Smart Money Magazine) financial resources

[www.taxfoundation.org](http://www.taxfoundation.org) (Tax Foundation) answers questions about taxes

# **FINANCIAL FITNESS 1**

## **Curriculum Resource**

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### **E.CREDIT AND DEBT MANAGEMENT**

**SC Standard: Analyze the use of credit and debt in financial management.**

**FACS Nat'l Standard:** 2.6 Demonstrate management of financial resources to meet the goals of individuals and families across the life span.

**Financial Literacy Assessment:** 4A Identify personal and family goals related to credit and debt. 4B Outline responsibilities as related to obtaining and managing personal and family credit. 4C Identify the costs and benefits of various types of credit. 4D Compare types of loans used to finance a car, education expenses, and housing. 4E Explain the purpose of a credit record and identify borrower's credit report rights. 4F Describe ways to avoid or correct debt problems.

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A14, A15, A16, A17, A18; EA A19; IA A20; G 21; PC A22; DA A23, A24, A25, A26. A27; USHC A31, A36; USG A38, A39; Econ A43, A46

#### **Essential Question(s):**

1. How can the use of credit help to achieve or deter personal and family goals?

#### **Indicators:**

##### **What Students Should Know:**

1. Personal and family goals
2. Credit reports
3. Credit score
4. Various forms of credit
5. Impact credit has on total cost
6. Types of lending institutions and loans
7. Debt resolution
8. Consumer credit laws

##### **What Students Should Be Able to Do:**

1. Establish personal and family goals.
2. Analyze sample credit reports.
3. Interpret credit scores.
4. Differentiate between consumer loans and credit cards.
5. Explain how terms & conditions associated with credit affect the cost of purchases.
6. Differentiate between types of lending institutions. (e.g. banks, credit unions, payday lending sources, finance companies.)
7. Categorize strategies used to resolve debt problems (personal approaches or professional assistance).
8. Identify consumer credit laws.

## **FINANCIAL FITNESS 1**

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#### **Learning Strategies:**

- Work in groups to establish family and personal financial goals. Evaluate the goals to determine the amount of credit and debt based on identified payments methods.
- Access a sample online credit report to identify components of the report.
- Compare credit reports from the three credit reporting agencies (Equifax, Transunion, and Experian). Develop a comparison chart that represents findings.
- Discuss how credit scores are calculated based on a pie chart from [www.fico.org](http://www.fico.org). Create a pie chart outlining the five components included in calculating a FICO credit score.
- Debate the pros and cons of using credit.
- Construct a timeline for each of the colonial regions in the settlement and development of America as a class project to show key economic issues.
- Compare the advantages and disadvantages of the different forms of credit & how they affect cost. Develop a chart/graph/visual & present the findings to class.
- Brainstorm personal and family goals related to credit and debt.
- Research the Federal Reserve System's website to identify how the use of credit affects cost. Present findings in a research paper.
- Plan a financial services and lending institutions day. Invite representatives to discuss services and benefits.  
Invite a guest speaker from a consumer credit counseling service to speak with students about debt management.
- Research consumer credit laws that protect individual rights.

#### **Assessments:**

Written student reflections on topics, student want to know K (Know) W (Want) L (Learn) chart, performance (presentations) to demonstrate learning, projects with several interval products, student-made rubrics, student questionnaires, exit slips assessing the day's topics

**FACS Student Organization Family Careers and Community Leaders of America (FCCLA)**  
<http://www.fcclainc.org/>

#### **APPLICATION/ASSESSMENT THROUGH FCCLA**

Community Service: financial management education

Families First: Balancing Family and Career

Financial Fitness: Banking Basics; Cash Control

Power of One: A Better You

STAR Events: Applied Technology; Chapter Service Project, Culinary Arts, Entrepreneurship, Illustrated Talk, Interior Design, Life Event Planning,

## FINANCIAL FITNESS 1

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### Resources:

[www.studentcredit.com](http://www.studentcredit.com) (**Student Credit**) resources for teaching credit

[www.yourmoney.cba.ca/eng/index.htm](http://www.yourmoney.cba.ca/eng/index.htm) (**YourMoney**) from Canadian Bankers Association with resources for teaching goals, budgeting, credit and savings

[www.brillig.com/debt\\_clock/](http://www.brillig.com/debt_clock/) (**The U.S. National Debt Clock**) visual illustration of national debt

[www.nelliemae.com/finman/](http://www.nelliemae.com/finman/) (**Nellie Mae**) budgeting, credit and tax information for college students

<http://loanlink.nelliemae.com/calc/howspend.htm> (**Loan Link Nellie Mae**) student loan information

[www.newsengin.com/neFreeTools.nsf/CPIcalc](http://www.newsengin.com/neFreeTools.nsf/CPIcalc) (**Cost of Living Calculator**) calculators

[www.capitalone.com/credit101/](http://www.capitalone.com/credit101/) (**Capital One**) credit education resources [www.equifax.com](http://www.equifax.com) (**Equifax**) one of the three major credit-reporting agencies

[www.experian.com](http://www.experian.com) (**Experian**) one of the three major credit-reporting agencies

[www.eyeoncredit.com](http://www.eyeoncredit.com) (**Eye on Credit**) includes credit card warnings and information about categories of credit cards

[www.fordcredit.com/creditdrivesamerica](http://www.fordcredit.com/creditdrivesamerica) (Ford Motor Credit Company) **credit education program**

[www.fordcredit.com/creditdrivesamerica](http://www.fordcredit.com/creditdrivesamerica) (Ford Motor Credit Company) **credit education program**

[www.edwise.org](http://www.edwise.org) (**Ed Wise**) loan management tool from California Student Aid Commission

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### **F. TECHNOLOGY**

**SC Standard: Evaluate products and services based on technology applications.**

**FACS Nat'l Standard:** 2.4 Evaluate the effects of technology on individual and family resources.

**Financial Literacy Assessment/Credential:** 1D Make financial decisions by systematically considering alternatives consequences and the economy; 1E Develop communication strategies for addressing individual and family financial issues including needs, wants, and values; 2C Analyze the effect of education and skills on employment

**Academic Alignment:** ELA A1, A2, A3, A4; A5, A6; ISTE A7, A8, A9, A10, A11, A12; HSE A13, A14, A15, A18; DA A23, A24, A25, A26, A27; USHC A32, A33

#### **Essential Question(s):**

1. What are the benefits of evaluating technological products and services?

#### **Indicators:**

##### **What Students Should Know:**

1. Internet Communication
2. Affect on Consumers
3. Advantages and Disadvantages of Internet Shopping
4. Internet Services
5. Privacy
6. Scams

##### **What Students Should Be Able to Do:**

1. Demonstrate acceptable Internet communication skills.
2. Describe ways technology has affected consumer habits.
3. List advantages and disadvantages of Internet shopping.
4. Identify services that can be purchased via the Internet.
5. Explain precautions that should be taken to protect privacy.
6. Identify Internet scams.

#### **Learning Strategies:**

- Create a listing of acceptable versus unacceptable internet communication skills.
- Role play acceptable and unacceptable e-mail communication.
- Identify abbreviations used in technology communication (lol, omg, u, ttyl) and there meanings.

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- Research the affect of technology on consumers. Set up a class debate. One group will take a stand on positive ways technology has affected consumer habits, the other group will take a stand on negative ways technology has affected consumer habits.
- Display a large graph. Collect artifacts showing the advantages and disadvantages of Internet shopping. Artifacts can include quotes, news articles, pictures, etc. Chart the artifacts and graph the items. At the end of an established period of time revisit the graph and discuss the artifacts and the graph results.
- Develop interview questions. Interview individuals representing different age groups, ethnicities, careers, interests, etc to determine services that are purchased via the Internet. Develop a presentation of the interviews and compare responses.
- Research scenarios showing methods to protect privacy on the Internet. Record findings in a research paper.
- Research real life scenarios showing examples of invasion of privacy. Identify steps that can be taken to avoid privacy invasion. Present findings to class.
- Design a warning visual to help people avoid Internet scams. Distribute the visuals in the school and community.

#### **Assessments:**

Learning logs, performances to demonstrate learning, open response questions, parent programs, student involvement in record-keeping and evaluating their own work

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### Resources:

[www.healthfinder.gov/aboutus/privacy.htm](http://www.healthfinder.gov/aboutus/privacy.htm) (Health and Human Services) example of health care privacy policy

[www.ifccfbi.gov](http://www.ifccfbi.gov) (Internet Fraud Complaint Center) from FBI and National White Collar Crime Center

[www.consumer.gov](http://www.consumer.gov) (U.S. Consumer Gateway) resources to federal consumer information

[www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) (U.S. Government's Website for Identity Theft) resources for teaching how to avoid identity theft

[www.usps.com/postalinspectors](http://www.usps.com/postalinspectors) (U.S. Postal Inspectors)

[www.ftc.gov](http://www.ftc.gov) (Federal Trade Commission)

[www.ftc.gov/privacy/index.html](http://www.ftc.gov/privacy/index.html) (Federal Trade Commission) information about government initiatives for consumer privacy